

CROSSROADS BANK

	CPP Disbursement Date 12/19/2008	Cert 29839	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$340	\$326	-4.4%		
Loans	\$238	\$216	-9.4%		
Construction & development	\$8	\$5	-40.2%		
Closed-end 1-4 family residential	\$84	\$86	2.0%		
Home equity	\$23	\$23	0.9%		
Credit card	\$0	\$0			
Other consumer	\$19	\$16	-16.7%		
Commercial & Industrial	\$41	\$32	-22.2%		
Commercial real estate	\$41	\$37	-9.0%		
Unused commitments	\$37	\$44	20.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$37	\$30	-18.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$8	\$14	83.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$312	\$296	-5.1%		
Deposits	\$271	\$280	3.3%		
Total other borrowings	\$40	\$13	-66.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$29	\$30	4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	9.1%	--		
Tier 1 risk based capital ratio	11.2%	12.3%	--		
Total risk based capital ratio	12.4%	13.6%	--		
Return on equity ¹	8.1%	11.0%	--		
Return on assets ¹	0.7%	1.0%	--		
Net interest margin ¹	3.2%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	51.8%	36.8%	--		
Loss provision to net charge-offs (qtr)	69.7%	637.9%	--		
Net charge-offs to average loans and leases ¹	2.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	1.4%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.7%	5.5%	0.2%	0.0%	--
Home equity	1.4%	1.6%	0.7%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.9%	0.4%	0.0%	--
Commercial & Industrial	4.3%	6.7%	2.1%	0.5%	--
Commercial real estate	3.1%	6.0%	0.1%	0.0%	--
Total loans	2.8%	4.5%	0.5%	0.1%	--